



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appn. No.: 09/349,517
Applicant: McDonald, Russell
Filing Date: Jul 8, 1999
Title: MORTGAGE LOAN AND FINANCIAL SERVICES DATA PROCESSING
SYSTEM

TC/A.U.: 3624
Examiner: Ella Colbert

Docket No.: R250-001

Mailed: September 5, 2003
at Newark, CA

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
PO Box 1450
Arlington, VA 22313-1450

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Dear Sir:

This Information Disclosure Statement is submitted:

___ under 37 CFR 1.97(b),
(Within three months of filing national application; or date of entry of international
application; or before mailing date of first office action on the merits; whichever
occurs last)

or

___ under 37 CFR 1.97(c) together with either a:
___ Certification under 37 CFR 1.97(e), or
___ a \$180.00 fee under 37 CFR 1.17(p)
(After the CFR 1.97(b) time period, but before final action or notice of allowance,
whichever occurs first)

or

X under 37 CFR 1.97(d) together with a:
___ Certification under 37 CFR 1.97(e), and
X a \$180.00 fee under 37 CFR 1.17(p)
(Filed after final action or notice of allowance, whichever occurs first, but before
payment of the issue fee)

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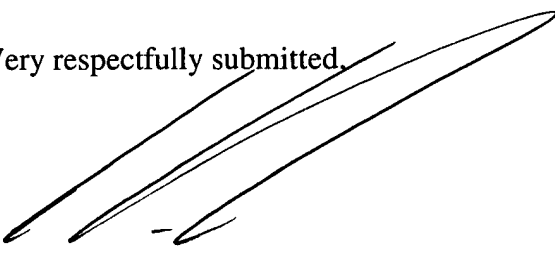
180.00 DP

X Applicant submits herewith Form PTO/SB/08B-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant is aware, which applicant believes may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Very respectfully submitted,



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CERTIFICATE OF MAILING

I hereby certify that this paper and the documents referred to as attached hereto, addressed to the Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450, will be deposited with the U.S. Postal Service as first class mail with sufficient postage at Newark on September 5, 2003.

Signature 
Evanjin Dasalla

Date: September 5, 2003